

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

KENNY E. MORROW  
TAMMY L. MORROW  
Debtor(s)

Case No. 17-10346TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2017.
- 2) The plan was confirmed on 06/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/25/2017, 06/17/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/09/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,207.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,551.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$132,649.00  
Less amount refunded to debtor \$988.38

**NET RECEIPTS: \$131,660.62**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,007.26  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,407.26**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOCIATED CLINICAL LABORATOR	Unsecured	35.19	NA	NA	0.00	0.00
BEAUTIFUL SMILES++	Unsecured	288.19	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	774.91	715.56	715.56	153.22	0.00
BOUDREAU & ASSOCIATES LLC	Unsecured	56.00	NA	NA	0.00	0.00
CAMBRIDGE AREA VOL AMBULANC	Unsecured	788.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	945.46	945.46	945.46	202.44	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	0.00	486.47	486.47	104.16	0.00
CAPITAL ONE NA**	Unsecured	280.00	288.33	288.33	61.74	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	790.57	1,144.83	1,144.83	245.13	0.00
CHILDRENS HOSPITAL OF PITTSBUR	Unsecured	NA	758.30	758.30	162.37	0.00
CREDIT COLLECTION SERVICES++	Unsecured	230.95	NA	NA	0.00	0.00
DAVID TERFEL	Unsecured	136.21	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	227.19	232.28	232.28	49.74	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	348.48	0.00	0.00	0.00	0.00
M & T BANK	Secured	72,762.00	71,864.22	0.00	44,313.28	0.00
MEADVILLE AREA AMBULANCE SER	Unsecured	85.64	NA	NA	0.00	0.00
MEADVILLE CARDIOLOGY CONSULT	Unsecured	198.70	NA	NA	0.00	0.00
MEADVILLE DIAGNOSTIC MEDICAL	Unsecured	26.63	NA	NA	0.00	0.00
MEADVILLE MEDICAL CENTER	Unsecured	1,113.17	NA	NA	0.00	0.00
MEDICOR ASSOCIATES INC	Unsecured	304.60	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,000.00	981.52	981.52	210.16	0.00
MIDLAND FUNDING LLC	Unsecured	555.24	915.66	915.66	196.06	0.00
MIDLAND FUNDING LLC	Unsecured	NA	922.99	922.99	197.63	0.00
OB GYN ASSOCIATES OF ERIE	Unsecured	300.46	NA	NA	0.00	0.00
ONE MAIN FINANCIAL INC A/S/F WEI	Unsecured	15,254.00	11,231.59	11,231.59	2,404.91	0.00
PA LIBERTY STREET EMERGENCY PH	Unsecured	14.80	NA	NA	0.00	0.00
PA LIBERTY STREET EMERGENCY PH	Unsecured	148.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,983.30	1,865.84	1,865.84	399.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,272.59	2,272.59	486.61	0.00
PRA RECEIVABLES MANAGEMENT L	Secured	40,242.00	40,253.14	40,253.14	40,253.14	10,518.12
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	333.63	333.63	71.44	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST VINCENT INSTITUTE*++	Unsecured	651.57	NA	NA	0.00	0.00
STATE FARM FCU	Unsecured	10,000.00	10,200.00	10,200.00	2,184.02	0.00
STAY AT HOME STORAGE	Secured	NA	NA	1,478.74	1,478.74	0.00
SYNCHRONY BANK	Unsecured	400.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,855.19	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	275.07	351.18	351.18	75.19	0.00
UNIVERSITY OF PITTSBURGH PHYSICI	Unsecured	59.74	166.58	166.58	35.67	0.00
UPMC COMMUNITY MEDICINE	Unsecured	435.74	829.17	829.17	177.54	0.00
UPMC HAMOT	Unsecured	1,394.70	1,228.75	1,228.75	263.10	0.00
UPMC HAMOT	Unsecured	NA	410.70	410.70	87.94	0.00
US DEPARTMENT OF EDUCATION	Unsecured	77,969.95	78,512.78	78,512.78	16,811.16	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	515.33	515.33	110.34	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$44,313.28	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$40,253.14	\$40,253.14	\$10,518.12
All Other Secured	\$1,478.74	\$1,478.74	\$0.00
<b>TOTAL SECURED:</b>	<b>\$41,731.88</b>	<b>\$86,045.16</b>	<b>\$10,518.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$115,309.54</b>	<b>\$24,690.08</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$10,407.26</u>
Disbursements to Creditors	<u>\$121,253.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$131,660.62</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/01/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.